

**UNITED STATES BANKRUPTCY COURT**  
Southern District of Ohio

**Notice of  
Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 11/11/10.  
You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your Rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

James Matthew Sparks  
4042 Lansdown Avenue #1  
Deer Park, OH 45236

Case Number:  
1:10-bk-17737

**Case Assigned To:**  
**Jeffery P. Hopkins**

Social Security / Individual Taxpayer ID / Employer Tax ID / Other  
nos:  
xxx-xx-2799

Attorney for Debtor(s) (name and address):

Diana Khouri  
6300 Rockside Road Suite 204  
Cleveland, OH 44131  
Telephone number: 866-964-7275

Bankruptcy Trustee (name and address):

Elliott Polaniecki  
9000 Plainfield Road  
Cincinnati, OH 45236  
Telephone number: 513-793-5999

**Meeting of Creditors**

Date: **December 21, 2010**

Time: **09:30 AM**

Location: **Office of the US Trustee, 36 East Seventh Street, Suite 2050, Cincinnati, OH 45202**

**No unauthorized cellular phones, cameras, recording devices, weapons, pagers or other portable electronic devices are permitted on the court's premises.**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 2/22/11**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

221 East Fourth Street, Suite 800  
Cincinnati, OH 45202-4133  
Telephone number: (513)684-2572

**For the Court:**

Clerk of the Bankruptcy Court:  
Kenneth Jordan

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: 11/12/10

## EXPLANATIONS

B9A (Official Form 9A) (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Abandonment	Pursuant to L.B.R. 6007-1, the trustee may abandon property listed on the debtor's schedules upon the request of any party in interest or upon the trustee's determination that there is no equity in the property for the benefit of unsecured creditors and that the property is burdensome. Further notice to creditors and other parties in interest is not required for the abandonment of any property unless a party in interest, before the conclusion of the § 341 meeting, files a request for further notice of abandonment with service of such notice on the trustee, or unless further notice is ordered by the court or required by the trustee.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	

# CERTIFICATE OF NOTICE

District/off: 0648-1  
Case: 10-17737

User: wartmanb  
Form ID: a7fmina

Page 1 of 1  
Total Noticed: 16

Date Rcvd: Nov 12, 2010

The following entities were noticed by first class mail on Nov 14, 2010.

db +James Matthew Sparks, 4042 Lansdown Avenue #1, Deer Park, OH 45236-3026  
aty +Diana Khouri, 6300 Rockside Road Suite 204, Cleveland, OH 44131-2221  
14048151 +Autumn Woods Apartment, 8500 Tree Top Court, Miamisburg, OH 45342-3752  
14048152 +Bank Of America Home Loans/Countrywide, 450 American Street #SV416,  
Simi Valley, CA 93065-6285  
14048157 +Federal Loan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184  
14048158 +Firststar Bank / GLELSI, 2401 International Lane, Madison, WI 53704-3121  
14048161 +Sallie Mae, 11100 USA Parkway, Fishers, IN 46037-9203  
14048162 ++++TOYOTA MOTOR CREDIT, 1945 CEI DR, CINCINNATI OH 45242-5664  
(address filed with court: Toyota Motor Credit, 4501 Erskine Road, Ste. 150,  
Cincinnati, OH 45242)

The following entities were noticed by electronic transmission on Nov 12, 2010.

tr +EDI: QEPOLANIECKI.COM Nov 12 2010 16:28:00 Elliott Polaniecki, 9000 Plainfield Road,  
Cincinnati, OH 45236-1202  
ust +E-mail/Text: ustpreion09.ci.ecf@usdoj.gov Asst US Trustee (Cin),  
Office of the US Trustee, 36 East Seventh Street, Suite 2050, Cincinnati, OH 45202-4434  
14048153 +EDI: TSYS2.COM Nov 12 2010 16:28:00 Barclay's Bank Delaware, 125 S. West Street,  
Wilmington, DE 19801-5014  
14048154 +E-mail/Text: SAUERG01@odjfs.state.oh.us  
Butler County Child Support Enforcement, 315 High Street, 7th Floor, Hamilton, OH 45011-6058  
14048155 +EDI: CAPITALONE.COM Nov 12 2010 16:28:00 Capital One, P.O. Box 30281,  
Salt Lake City, UT 84130-0281  
14048156 EDI: DISCOVER.COM Nov 12 2010 16:28:00 Discover Financial Services, P.O. Box 15316,  
Wilmington, DE 19850  
14048159 +EDI: RMSC.COM Nov 12 2010 16:28:00 GE Money Bank / Lowe's, P.O. Box 981064,  
El Paso, TX 79998-1064  
14048160 +EDI: HFC.COM Nov 12 2010 16:28:00 HSBC Bank, P.O. Box 5253, Carol Stream, IL 60197-5253  
TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 14, 2010

Signature:

